



## CASE STUDY:

# A Data-Driven Strategy to Reduce Hunger and Increase Stability in Maryland

### **Hunger in Maryland**

While Maryland is one of the wealthiest states in the country, one in eight households struggles to put food on the table.<sup>1</sup> Hunger affects young and old alike, and Maryland is no exception.

Almost 243,000 children in Maryland are hungry,<sup>2</sup> with 21 percent of households with children unable to provide regular, healthy meals for their children.<sup>3</sup> At the same time, nearly 27 percent of seniors in Maryland, ages 65 and older, are below 200% of the FPL.<sup>4</sup> Approximately one in every five low-income seniors in Maryland struggles with hunger, and Maryland has the eighth highest food insecurity rate among low income seniors.<sup>5</sup> These seniors suffer significantly higher rates of depression, heart attack, congestive heart failure, and other chronic conditions like obesity and diabetes.<sup>6</sup>

In addition, Maryland is one of a handful of states whose poverty statistics don't tell the entire story. When costs such as health care, shelter and other basic needs are factored in, seniors living at 200 percent FPL doubles from 27 percent to 48 percent.<sup>7</sup>

Hunger and food insecurity have immediate effects on an individual's day-to-day activities, at home, at work, at school, and on the playground. Hunger and food insecurity also have significant long-term effects that adversely affect individuals and our shared communities as a whole. These effects include, among others, increased likelihood of birth complications and low birth weight babies,<sup>8</sup> increased incidence of low birth weight, obesity, asthma, anemia, and hospitalizations in children<sup>9,10</sup> and decreased adherence to following medical advice particularly as it relates to prescription medications.<sup>11,12</sup>

### **A Comprehensive Response to Hunger in Maryland**

In 2012, the Maryland Benefits Center was created to reduce the incidence of hunger in Maryland. Initially, the partnership between Benefits Data Trust, the Maryland Department of Human Resources and the AARP Foundation sought to address the issue of senior hunger. In 2013, the Maryland Benefits Center expanded its reach to include households with children in an attempt to reduce the incidence of childhood hunger through partnerships with Share Our Strength and the Governor's Office for Children.

The approach employed by the Maryland Benefits Center complements existing services offered throughout the state. Using a proven model developed by Benefits Data Trust, a not-for-profit organization committed to transforming how individuals in need access public benefits, the Maryland Benefits Center implements a comprehensive, data-driven outreach and application assistance strategy to increase the number of individuals able to access the Maryland Food Supplement Program (FSP).

**TARGETED IDENTIFICATION:** The Maryland Benefits Center uses government data to target and conduct outreach to individuals receiving MEAP (Maryland Energy Assistance Program) and Medicaid but not FSP.



**EFFECTIVE OUTREACH:** On letters signed by the Secretary of the Department of Human Resources, the Maryland Benefits Center uses simple language to inform targeted individuals that they can receive help to better afford their groceries. For seniors, the Maryland Benefits Center realizes an average response rate of 30 percent to outreach materials. For families with children, the average response rate is 16 percent. Compared to response rates of private sector direct mail strategies of 1-3 percent,<sup>13</sup> government data proves to be an extremely cost-effective means of targeting and communicating with individuals in need of services and supports.

**IN-DEPTH APPLICATION SUPPORT:** Once individuals respond to outreach attempts, the Maryland Benefits Center utilizes a contact center approach to educate responders about FSP, screen them for eligibility and assist eligible individuals in applying. Many individuals assisted by the Maryland Benefits Center have difficulty traveling to various agencies to apply for benefits and therefore appreciate support over the phone. The BDT model reduces transportation and mobility barriers and provides support and clarity through a complex application process.

**FOLLOW-UP and SUCCESSFUL SUBMISSION:** The team at Maryland Benefits Center conducts proactive follow-up with individuals to be certain that applications submitted to the administering offices are complete, accurate and include all necessary documentation. Because so many eligible individuals are denied benefits dollars due to failure to provide the appropriate documentation, the Maryland Benefits Center is committed to proactive follow-up that guides individuals through the entire application process.

**EVALUATION & DISSEMINATION:** The Maryland Benefits Center model is measurable and evaluative. A strong technical infrastructure allows the program to be evaluated throughout the process in order to identify opportunities to be more effective, as well as to highlight areas that are ripe for policy and administrative enhancement. Benefits Data Trust’s customized and proprietary database, PRISM, allows for the analysis of key metrics regarding the effectiveness of specific mailing lists, outreach methods and overall campaigns. The system is designed to analyze and continually improve performance based on response rates, application conversion rates, “not interested” reasons, enrollment rates and more. For example, using data gathered, BDT is able to understand which outreach lists are most effective in reaching households eligible for the FSP benefit. With a team of three data analysts, Benefits Data Trust is able to provide continuous feedback that is used to improve processes, inform decisions, and impact policy.

*“I’ve probably been eligible for years and not known it. I’m so happy they approved me! It’s going to be so very helpful monetarily. I really want to thank you all so much because if you hadn’t called me back last summer, I would never have even known that I was eligible. I appreciate all of your help and guidance very much. It turned out so, so well. You people act like human beings and it was a pleasure talking to you all. I did want you to let you know what a great difference it’s going to make in my life and how much I appreciate you all being there.” - Ms. A.*

Mrs. A was helped by the Maryland Benefits Center. She qualified for \$172 per month in FSP and will also receive \$105 per month to reimburse her for her Medicare Part B premiums. This additional \$277 per month brings her household income from \$500 to \$777, 55% increase!

### **Impact to Date**

The Maryland Benefits Center made significant progress in helping individuals across the age spectrum access FSP and reduce hunger among Marylanders. From August 2012 through July 31, 2014, the Maryland Benefits Center has outreached to over 140,000 households. Outreach efforts have resulted in staff educating and screening 34,112 households and submitting 12,346 FSP applications on behalf of Marylanders.

	Applications Submitted	Average Benefit Amount/ month	Total Benefits Delivered
Seniors (60 +)	8,369	\$59	\$4,147,464
Families with Children	3,519	\$217	\$5,039,912
Referral	458		
TOTAL	12,346		\$9,187,376

Beyond the impact to the individual, the Maryland Benefits Center has been fortunate to work with the Maryland Department of Human Resources to impact the system in which individuals must navigate to access FSP. DHR has been proactive in working with the Maryland Benefits Center to identify process changes and ways to streamline the application process to make benefits access in Maryland more simple, comprehensive, and cost effective.

## EXPEDITED BENEFITS

Ms. G called the Maryland Benefits Center after receiving a letter sent as part of our outreach to Medicaid enrollees. During our conversation with Ms. G, we learned that she lives alone with her two-year old daughter, and receives very little assistance from anyone else. While she had been enrolled in the benefit previously, she lost her FSP during the recertification process. She expressed that this came at a very difficult time in her life, and she was not able to follow-up in a timely manner with her case manager to ensure that she would continue receiving the benefit. Our Benefits Outreach Specialist took Ms. G through a screening for FSP, and determined that she was eligible for an estimated \$347 per month in benefits. Additionally, because of her limited resources and her shelter expenses, we informed her that she may be eligible for expedited benefits. When we followed up with Ms. G., we found out that she had been approved for the full estimated benefit amount, giving her over \$4,000 per year to pay for food for herself and her daughter.



The Maryland Benefits Center knows that because of its efforts to help individuals apply for FSP, there have already been 4,783 confirmed enrollments with an estimated 8,900 enrollments on the current submitted applications. Enrollment in FSP provides low-income Marylanders with the ability to afford food and lessen the instances of hunger throughout the state. Additionally, enrollment in FSP stimulates local economies. Every dollar in FSP generates \$1.79 in economic activity.<sup>14</sup> Therefore, the work of the Maryland Benefits Center is on target to deliver approximately \$21.5 million in economic activity.<sup>15</sup> More directly, in October, 2014, the United States Department of Agriculture recognized Maryland as having the third most improved level of SNAP program access compared to 2012 rates. Maryland earned a \$3.4 million bonus from the USDA as the top performing state in the nation for having the largest percentage of low-income individuals participating in SNAP. In 2013, the state also received a program access award of \$2.6 million. Since the inception of the Maryland Benefits Center, Maryland has received a total of \$6 million in bonuses related to access. Maryland Benefits Center, a subcontractor of both Share Our Strength and the AARP Foundation, consistently submitted more applications than other entities throughout the state. It is without question that the work of the AARP Foundation, Share Our Strength, and Benefits Data Trust contributed to Maryland's high SNAP participation rates.

## Increasing the Impact

While combating hunger addresses a pressing concern, individuals can only truly gain stability if they are able to meet all of their basic needs. Beginning in July 2014, the Maryland Benefits Center expanded its efforts with seniors to include comprehensive benefits outreach and application assistance. With funding from The Harry and Jeanette Weinberg Foundation, Inc., the National Council on Aging, The Abell Foundation, the United Way of Central Maryland and in-kind support from the Maryland Departments of Human Resources and Health and Mental Hygiene, this expansion will allow seniors to access up to five benefits and an estimated annual benefit amount of \$8,000 without leaving their homes.

## ENDNOTES

1. [http://www.ers.usda.gov/publications/err-economic-research-report/err141.aspx#.U9Dz2\\_IdUaJ](http://www.ers.usda.gov/publications/err-economic-research-report/err141.aspx#.U9Dz2_IdUaJ)
2. [http://feedingamerica.org/hunger-in-america/hunger-studies/map-the-meal-gap/~/\\_media/Files/research/map-meal-gap/ChildFoodInsecurity\\_ExecutiveSummary.ashx](http://feedingamerica.org/hunger-in-america/hunger-studies/map-the-meal-gap/~/_media/Files/research/map-meal-gap/ChildFoodInsecurity_ExecutiveSummary.ashx)
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4. <http://kaiserfamilyfoundation.files.wordpress.com/2013/05/8442-a-state-by-state-snapshot-of-poverty-among-seniors.pdf>
5. [http://www.mdhungersolutions.org/projects/senior\\_hunger.shtm](http://www.mdhungersolutions.org/projects/senior_hunger.shtm)
6. <http://www.nfesh.org/wp-content/uploads/2013/03/SeniorLiteratureReport-Final-Draft.pdf>
7. <http://kaiserfamilyfoundation.files.wordpress.com/2013/05/8442-a-state-by-state-snapshot-of-poverty-among-seniors.pdf>
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<http://feedingamerica.org/SiteFiles/child-economy-study.pdf>
9. <http://feedingamerica.org/hunger-in-america/impact-of-hunger/child-development.aspx>
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12. <http://guardianlv.com/2014/03/medications-food-or-rent-decisions-for-struggling-americans/>
13. <http://www.nmoa.org/Library/averageresponserates.asp>
14. <http://www.ers.usda.gov/publications/err-economic-research-report/err103.aspx#.U9I7ufldUaI>
15. 2,287 estimated enrolled families with children x \$217/month x 12 months = \$5,955,384) + 8,545 estimated enrolled seniors x \$59/month x 12 months = \$6,049,860) x 1.79 SNAP economic multiplier